

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: BAER, MICHAEL JAMES	§	Case No. 09-74868
BAER, JENNIFER LYNN	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
211 South Court Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 11/03/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 09/22/2010 By: /s/JAMES E. STEVENS  
Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: BAER, MICHAEL JAMES	§	Case No. 09-74868
BAER, JENNIFER LYNN	§	
	§	
Debtor(s)	§	

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	<u>5,100.90</u>
and approved disbursements of	\$	<u>1,650.26</u>
leaving a balance on hand of <sup>1</sup>	\$	<u>3,450.64</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee JAMES E. STEVENS	\$ <u>1,053.98</u>	\$ _____
Attorney for trustee BARRICK, SWITZER LAW FIRM	\$ <u>1,419.00</u>	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant _____	\$ _____	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, U.S. Bankruptcy Court	\$ _____	\$ _____
Fees, United States Trustee	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 62,032.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.6 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
3	PYOD LLC its successors and assigns as assignee of	\$ 27,641.62	\$ 435.65
4	CAPITAL ONE BANK (USA), N.A.	\$ 7,560.33	\$ 119.16
5	OPHRYS, LLC	\$ 6,129.97	\$ 96.61
6	Wells Fargo Bank NA	\$ 4,584.54	\$ 72.25
7	Wells Fargo Bank NA	\$ 1,755.88	\$ 27.67
8	Chase Bank USA, N.A.	\$ 1,513.95	\$ 23.86
9	Chase Bank USA, N.A.	\$ 2,904.53	\$ 45.78
10	GE Money Bank dba DISCOUNT TIRE/GEMB	\$ 822.42	\$ 12.96
11	CitiFinancial Inc	\$ 3,602.74	\$ 56.78
12	GE Money Bank dba PAYPAL PLUS CREDIT	\$ 1,423.46	\$ 22.43
	GE Money Bank dba		

<u>13</u>	JCPENNEY CREDIT SERVICES	\$ <u>2,381.96</u>	\$ <u>37.54</u>
<u>14</u>	Fia Card Services, NA/Bank of America	\$ <u>1,711.23</u>	\$ <u>26.97</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JAMES E. STEVENS  
Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service

# Page 6 of 7

# CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 09-74868

User: vgossett  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 31

Date Rcvd: Sep 28, 2010

The following entities were noticed by first class mail on Sep 30, 2010.

db/jdb +Michael James Baer, Jennifer Lynn Baer, 1216 Oakleaf Avenue, Mchenry, IL 60051-8964  
aty +Erick J Bohlman, Bohlman Law Offices, PC, 780 McArdle Dr., Unit F,  
Crystal Lake, IL 60014-8155  
tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
Rockford, IL 61108-2579  
14672477 Bank Of America, 4060 Ogletown/Stam, Newark, DE 19713  
14672478 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,  
Wilmington, DE 19899-8833  
15065195 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,  
Charlotte, NC 28272-1083  
14672479 +Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155  
15186475 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P.O.Box 740933,  
Dallas, TX 75374-0933  
14672480 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
15342587 CitiFinancial Inc, P.O. Box 140489, Irving, TX 75014-0489  
14672481 +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
14672482 +Citifinancial, Po Box 499, Hanover, MD 21076-0499  
14672484 +Community Trust Cu, 1313 Skokie Highway, Gurnee, IL 60031-2147  
14672486 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
15421572 +GE Money Bank dba PAYPAL PLUS CREDIT, Care of Recovery Management Systems Corp,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
14672490 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
14672491 +Hsbc/nautl, Pob 15521, Wilmington, DE 19850-5521  
14672494 +Majestic Dental, Ltd, 4949 Grand Avenue, Gurnee, IL 60031-1821  
15075993 +OPHRY, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
15062305 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
15100667 +Wells Fargo Bank NA, 4137 121st Street, Urbandale IA 50323-2310  
14672496 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310

The following entities were noticed by electronic transmission on Sep 29, 2010.

14672483 +E-mail/Text: resurgentbknotifications@resurgent.com Collection,  
Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587  
14672485 +E-mail/Text: lucyc@myconsumers.org Consumers Coop Cred Un,  
2750 Washington St, Waukegan, IL 60085-4900  
15464834 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 29 2010 02:23:31  
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,  
Oklahoma City, OK 73124-8809  
15223092 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28  
GE Money Bank dba DISCOUNT TIRE/GEMB, Care of Recovery Management Systems Corp,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
15421573 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28  
GE Money Bank dba JCPENNEY CREDIT SERVICES, Care of Recovery Management Systems Corp,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
14672487 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28 Gemb/discount Tire, Po Box 981439,  
El Paso, TX 79998-1439  
14672488 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28 Gemb/gap, Attention: Bankruptcy,  
Po Box 103106, Roswell, GA 30076-9106  
14672489 +E-mail/PDF: gecsed@recoverycorp.com Sep 29 2010 02:56:28 Gemb/jcp, Attention: Bankruptcy,  
Po Box 103106, Roswell, GA 30076-9106  
14672493 +E-mail/PDF: cr-bankruptcy@kohls.com Sep 29 2010 02:03:43 Kohls/chase,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
Rockford, IL 61108-2579  
14672492 ##+Indymac Bank, 7700 W Parmer Ln, Bldg D 2nd Floor, Austin, TX 78729-8101  
14672495 ##+Vista Medical Center East, 99 Greenwood Avenue, Waukegan, IL 60087-5136

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3  
Case: 09-74868

User: vgossett  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 28, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.